



Press Releases

Ex-Insurance agent charged by ICAC admits fraud over inflated premium

2022-10-10

A former insurance agent, charged by the ICAC, today (October 10) admitted at the Eastern Magistrates' Courts he had conspired with another person to deceive a button manufacturer into renewing its products liability insurance policy on several occasions at inflated annual premiums involving a total of about \$240,000.

Luk Kam-wai, 61, former insurance agent of AIG Insurance Hong Kong Limited (AIG), pleaded guilty to three counts of conspiracy to defraud, contrary to Common Law. The prosecution offered no evidence to three other similar charges against him.

Principal Magistrate Ms Ada Yim Shun-ye adjourned the case to December 29 for mention and the defendant was granted bail.

At the material time, the defendant was the handling agent of a products liability insurance policy taken out by Dmark Metal Button Company Limited (Dmark) with AIG. According to the policy of AIG, the defendant was allowed to collect premium payments from Dmark on behalf of AIG, deduct his entitled commissions, and return the remaining sum to the insurer.

The court heard that on three occasions between October 2013 and November 2018, AIG issued renewal quotations to the defendant in respect of Dmark's policy. On each occasion, the defendant issued an invoice with premium amount of about \$79,000 to Dmark. During the period, Dmark paid a total of about \$240,000 to a company of Luk as premiums for renewing the insurance policy.

The defendant admitted that he had overstated the premiums by a total of about \$88,000. Had Dmark known the overstatements, it would not have approved the premium payments.

The then co-owner of Dmark, Leung Kwok-wai, 46, was also charged by the ICAC earlier. He pleaded not guilty to six counts of conspiracy to defraud today and had his trial fixed for February 9 next year.

The ICAC investigation arose from a corruption complaint referred by the Insurance Authority (IA). The IA and AIG had rendered full assistance to the ICAC during its investigation into the case.

The prosecution was today represented by ICAC officer Alen Ho.

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新聞公佈

遭廉署起訴前保險經紀承認誇大製鈕商保費詐騙涉24萬元

2022年10月10日

廉政公署早前落案起訴一名前保險代理，控告他與另一人串謀詐騙一間鈕扣製造商，就製造商逐年續保的產品責任保險保單，先後數次支付遭誇大的保費，共涉款約24萬元。被告今日(10月10日)在東區裁判法院承認控罪。

陸錦偉，61歲，美亞保險香港有限公司(美亞)前保險代理，承認三項串謀詐騙罪名，違反普通法。他另外三項相類罪名，獲控方不提證供起訴。

主任裁判官嚴舜儀將案件押後至12月29日再提訴。被告獲准以現金保釋。

案發時被告經手代理德耀五金鈕扣有限公司(德耀)向美亞購買的產品責任保險保單。根據美亞的政策，陸錦偉可以代表美亞向德耀收取保費，從中扣減其佣金，再將剩餘款項交予美亞。

相關案情透露，美亞於2013年10月至2018年11月期間，三次就德耀的保單向被告發出續保報價單。被告每次均向德耀發出金額約79,000元的續保保費發票，期間德耀合共向被告一間公司支付約24萬元以續保。

被告承認誇大了相關保費共約88,000元。如德耀知道保費遭誇大，便不會批准支付保費。

德耀時任合夥人，梁國偉，46歲，早前亦被廉署落案起訴。他今日否認六項串謀詐騙罪名，案件押後至明年2月9日進行審訊。

廉署早前接獲保險業監管局(保監局)轉介貪污投訴遂展開調查。保監局及美亞在廉署調查案件期間提供全面協助。

控方今日由廉署人員何宇光代表出庭。

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